Students, faculty, and staff are not covered by Dickinson for personal liability, including the loss or theft of personal property. It is the responsibility of each program participant to purchase liability insurance, if needed. Students who bring laptops are advised to purchase adequate coverage. Check first to see whether the homeowner's insurance of your parents/guardian will cover personal liability while overseas. Normally, a copy of the police report filed at the time of loss or theft will be required by the insurer before any claim will be considered. If you would like to voluntarily purchase personal property and liability insurance, the college's insurance broker, RCM&D, has entered into a partnership with XN Global. Please read the brochure below and click on the link to learn more about coverage options and premiums.